Financial Literacy Month - April 1 - 30, 2019

Date: 4-5-2019 **Time:** 10:30 - 11:30 a.m.

Presenter: Social Security Administration – Jacqueline Weisgarber

Title: Social Security: With You Through Life's Journey

Audience: Plan 1, Plan 2, Hybrid

Social Security touches the lives of every American, both directly and indirectly. Learn how Social Security helps older citizens, workers who become disabled, wounded warriors and families in which a spouse or parent dies. Today, about 171 million people work and pay Social Security taxes, and about 61 million people receive monthly Social Security benefits. Explore how retirement, disability and survivors benefits improve the quality of life for millions throughout life's journey.

Location: VRS, 1200 E. Main St., Richmond, VA 23219

Ground Floor Training Room (James)

Date: 4-9-2019 **Time:** 3:30 - 4:30 p.m.

Presenter: Social Security Administration – Jacqueline Weisgarber

Title: Social Security: With You Through Life's Journey

Audience: Plan 1, Plan 2, Hybrid

Social Security touches the lives of every American, both directly and indirectly. Learn how Social Security helps older citizens, workers who become disabled, wounded warriors and families in which a spouse or parent dies. Today, about 171 million people work and pay Social Security taxes and about 61 million people receive monthly Social Security benefits. Explore how retirement, disability, and survivors benefits improve the quality of life for millions throughout life's journey.

Location: WEBINAR

Date: 4-11-2019 **Time:** 9:00 a.m. - 1:00 p.m.

Presenter: ICMA-RC – Steven Scott

Title: One-on-One meetings

Audience: Plan 1, Plan 2, Hybrid

If you have either a Commonwealth of Virginia 457 Deferred Compensation Plan, Virginia Cash Match Plan and/or are a member of the Hybrid Retirement Plan, register for a one-on-one counseling.

Location: VRS, 1111 E. Main St., Richmond, VA 23219

Pavilion Building, Bank of America – VRS Lobby Conference Room (Shenandoah)

Date: 4-12-2019 Time: 3:00 - 4:00 p.m.

Presenter: Virginia Credit Union – Cherry Dale

Title: Raising a Money Smart Kid

Audience: Plan 1, Plan 2, Hybrid

Are you a parent to a child age 3 to 18 years old? Have you had the "money talk" with them? Regardless of your child's age, it is important to start teaching them how to be money smart. Learn tips from a financial expert *and mom* on how to help teach your child basic money skills. Discover activities that you can do with your child or teenager to help them better understand basic money concepts.

Location: WEBINAR

Date: 4-18-2019 Time: 10:00 - 11:00 a.m.

Presenter: Virginia Credit Union

Title: The Sandwich Generation

Audience: Plan 1, Plan 2, Hybrid

The Sandwich Generation is positioned in the middle. They care for aging parents, while supporting their own children. In this workshop, participants will learn how to manage their parents' medical, legal and financial needs, while ensuring they stay financially prepared for their kids' future.

Location: VRS, 1200 E. Main St., Richmond, VA 23219

Ground Floor Training Room (James)

Date: 4-18-2019 **Time:** 1:00 - 2:00 p.m.

Presenter: ICMA-RC – Steven Scott

Title: Understanding Your Investment Options for the Commonwealth of Virginia 457 Deferred Compensation Plan, Virginia Cash Match Plan and/or the Hybrid Retirement Plan

Audience: Plan 1, Plan 2, Hybrid

If you have either a Commonwealth of Virginia 457 Deferred Compensation Plan, Virginia Cash Match Plan and/or are a member of the Hybrid Retirement Plan, register for a one-on-one counseling.

Location: VRS, 1200 E. Main St., Richmond, VA 23219

Ground Floor Training Room (James)

Date: 4-23-2019 Time: 10:30 - 11:30 a.m.

Presenter: ICMA-RC - Steven Scott & VRS Hybrid Retirement Plan Counselor - Sally Godsey

Title: Hybrid Retirement Plan Features and Benefits

Audience: Hybrid

Improve your knowledge of the defined benefit (DB) and defined contribution (DC) components of the Hybrid Retirement Plan. Explore the payout options for the DB component and your investment options for the DC component. In addition, the seminar will highlight your other VRS benefits as a hybrid member. You'll learn how to access your account and tap into retirement planning resources including publications and online tools.

Location: VRS, 1200 E. Main St., Richmond, VA 23219

Ground Floor Training Room (James)

Date: 4-24-2019 Time: 12:00 PM - 4:00 PM

Presenter: ICMA-RC – Steven Scott

Title: One-on-One meetings

Audience: Plan 1, Plan 2, Hybrid

If you have either a Commonwealth of Virginia 457 Deferred Compensation Plan, Virginia Cash Match Plan and/or are a member of the Hybrid Retirement Plan, register for a one-on-one counseling.

Location: VRS, 1111 E. Main St., Richmond, VA 23219

Pavilion Building, Bank of America

VRS Lobby Conference Room (Shenandoah)

Date: 4-25-2019 **Time:** 1:00 - 2:00 p.m.

Presenter: Virginia Credit Union

Title: Are You Financially Healthy?

Audience: Plan 1, Plan 2, Hybrid

In this workshop, you will discover what it means to be financially healthy, which encompasses so much more than the one score everyone asks you about today—your credit score. True financial health is based on four key components: spend, save, borrow and plan. You'll also get a chance to confidentially determine your own Financial Health Score and the steps you can take to improve that score.

Location: VRS, 1200 E. Main St., Richmond, VA 23219

Ground Floor Training Room (James)

Date: 4-30-2019 Time: 10:00 - 11:00 a.m.

Presenter: CowanGates – Scott Stovall, Attorney

Title: Wills and Estate Planning

Audience: Plan 1, Plan 2, Hybrid

Confused over the difference between a will versus a living will? Is legalese not your second language? This seminar will provide insight and guidance on estate planning that you're sure to find valuable, no matter your age.

Location: VRS, 1200 E. Main St., Richmond, VA 23219

Ground Floor Training Room (James)